

## **EXHIBIT 1**

Case 8:21-ap-01096-SC Doc 90-6 Filed 12/30/22 Entered 12/30/22 15:22:08 Desc  
Exhibits 65-72 Page 283 of 298  
341 Meeting  
August 18, 2021

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UNITED STATES BANKRUPTCY COURT  
  
CENTRAL DISTRICT OF CALIFORNIA  
  
SANTA ANA DIVISION  
  
In Re: Case No.: 8:21-bk-11710-ES  
  
JAMIE LYNN GALLIAN,  
  
Chapter 7  
  
Debtor.  
  
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TRANSCRIPT OF REMOTE AUDIO-RECORDED  
  
341 MEETING OF CREDITORS  
  
BEFORE  
  
JEFFREY I. GOLDEN, Trustee  
  
August 18, 2021  
  
  
  
  
  
  
  
  
  
  
Transcribed By:  
TERRI NESTORE  
CSR No. 5614, RPR, CRR

<p style="text-align: right;">Page 2</p> <p>1 APPEARANCES:</p> <p>2 ED HAYS, ESQ., MARSHACK HAYS, Plaintiff/Creditor Houser</p> <p>3 Bros. Co.</p> <p>4 MICHAEL POOLE, ESQ., Feldsott &amp; Lee, Creditor The</p> <p>5 Huntington Beach Gables Homeowners Association</p> <p>6 JEFFORD DAVIS, ESQ., Creditor Lisa Ryan</p> <p>7 CHRIS HOUSER, Creditor Houser Bros. Co.</p> <p>8 JAMIE LYNN GALLIAN, Debtor-Defendant</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p style="text-align: right;">Page 4</p> <p>1 please. Who is on the phone? State your name, please.</p> <p>2 Who is on the phone? State your name, please.</p> <p>3 MR. POOLE: Good morning. This is Michael Poole</p> <p>4 of the firm Feldsott &amp; Lee. We're counsel for creditor</p> <p>5 Huntington Beach Gables Homeowners Association.</p> <p>6 THE TRUSTEE: Thank you.</p> <p>7 And who else is on the phone, please?</p> <p>8 MR. DAVIS: Good morning. This is Jefford Davis.</p> <p>9 I'm the attorney for Lisa Ryan.</p> <p>10 THE TRUSTEE: Thank you. And on the Zoom, can</p> <p>11 you make appearances, please.</p> <p>12 MR. HAYS: Good morning. For creditor Houser</p> <p>13 Bros. dba Rancho Delray Mobile Home Estates, my name is</p> <p>14 Ed Hays of Marshack Hays.</p> <p>15 THE TRUSTEE: Thank you.</p> <p>16 MR. HOUSER: Houser Bros. Co.</p> <p>17 I'm here to observe.</p> <p>18 THE TRUSTEE: Thank you.</p> <p>19 Ms. Gallian, please raise -- we did it already.</p> <p>20 Q. Did you upload original identification and Social</p> <p>21 Security documents to me?</p> <p>22 A. Yes, sir.</p> <p>23 Q. And did you get any help with any lawyer or</p> <p>24 paraprofessional, in connection with your petition?</p> <p>25 A. No, I have not.</p>
<p style="text-align: right;">Page 3</p> <p>1 THE TRUSTEE: Thank you. Is anybody else on the</p> <p>2 phone for the Jamie Gallian matter? Are you ready?</p> <p>3 MR. HAYS: Yes, I am.</p> <p>4 THE TRUSTEE: Ms. Gallian, could you please raise</p> <p>5 your right hand.</p> <p>6</p> <p>7 JAMIE LYNN GALLIAN,</p> <p>8 having been first duly sworn,</p> <p>9 was examined and testified further as follows:</p> <p>10</p> <p>11 THE TRUSTEE: Will you state your name.</p> <p>12 Can you speak up a little bit.</p> <p>13 MS. GALLIAN: Sure. Jamie Lynn Gallian.</p> <p>14 THE TRUSTEE: Did you upload original ID and</p> <p>15 Social Security documents?</p> <p>16 MS. GALLIAN: Yes, I did.</p> <p>17 THE TRUSTEE: And are you represented by a lawyer</p> <p>18 on the phone?</p> <p>19 MS. GALLIAN: No. I tried -- I'm trying but it's</p> <p>20 -- it's difficult because I've already filed the petition.</p> <p>21 THE TRUSTEE: I understand.</p> <p>22 I'm going to make sure that we take care of one</p> <p>23 technical thing. Thank you, I understand.</p> <p>24 So why don't we go around who is on the phone,</p> <p>25 first of all, could you make an appearance on the phone,</p>	<p style="text-align: right;">Page 5</p> <p>1 Q. I need you to speak up a little bit.</p> <p>2 A. No, I have not.</p> <p>3 Q. Did you pay anybody in connection with the</p> <p>4 preparation of this petition?</p> <p>5 A. No, I did not.</p> <p>6 Q. And is your address correct on the schedules?</p> <p>7 A. Yes, it is.</p> <p>8 Q. Did you do an information sheet?</p> <p>9 A. Yes, I did.</p> <p>10 Q. Have you filed bankruptcy before?</p> <p>11 A. Twenty years ago.</p> <p>12 Q. And did you review everything before you signed</p> <p>13 the petition?</p> <p>14 A. Yes, I did.</p> <p>15 Q. And did you list all of your assets and all of</p> <p>16 your liabilities?</p> <p>17 A. Yes, I did, for the exception of the new</p> <p>18 Certificate of Title that I received a few days ago.</p> <p>19 Q. Are you going to amend accordingly for that?</p> <p>20 A. Yes, sir.</p> <p>21 Q. And is your Social Security number correct on the</p> <p>22 bankruptcy papers?</p> <p>23 A. Yes, it is.</p> <p>24 Q. And other than what you've said, you've listed</p> <p>25 all your assets and liabilities, correct?</p>

<p style="text-align: right;">Page 6</p> <p>1 A. Yes, I did.</p> <p>2 Q. Everything is otherwise true and correct?</p> <p>3 A. Yes, sir.</p> <p>4 Q. No other errors or omissions?</p> <p>5 A. No, I don't believe so. I've been trying to</p> <p>6 study it and make sure that it's correct, other than make</p> <p>7 amendments if I have to choose the right exemption code.</p> <p>8 Q. Do you pay any alimony or support?</p> <p>9 A. No, I do not.</p> <p>10 Q. Speak up, please.</p> <p>11 A. No, I do not.</p> <p>12 Q. Are you employed?</p> <p>13 A. No, not at this time.</p> <p>14 Q. Were you employed when the petition was filed?</p> <p>15 A. No.</p> <p>16 Q. Is 2020 the last year in which you filed a tax</p> <p>17 return?</p> <p>18 A. Yes, sir.</p> <p>19 THE TRUSTEE: And one of the things -- I'm going</p> <p>20 to let people ask questions in a minute and I may have</p> <p>21 more questions afterwards, but one of the things on your</p> <p>22 schedules -- and I do have your pro se declaration -- but</p> <p>23 on your schedules, you list certain assets that are in</p> <p>24 unknown amounts, various claims and the like.</p> <p>25 Do you know what I'm referring to?</p>	<p style="text-align: right;">Page 8</p> <p>1 I added \$20,000. And the second way I did it was I</p> <p>2 checked about 20 of the last sold units here in the park</p> <p>3 and I did an average.</p> <p>4 Q. And how long have you owned this home?</p> <p>5 Since November of 2018?</p> <p>6 A. November 1st, 2018.</p> <p>7 Q. And from whom did you acquire it?</p> <p>8 A. Ms. Ryan, Lisa Ryan.</p> <p>9 Q. And was the home already in Space 376?</p> <p>10 A. Yes, it was.</p> <p>11 Q. And what was the purchase price?</p> <p>12 A. 175.</p> <p>13 Q. And how did you pay for the purchase price?</p> <p>14 A. With the day before I sold my home right across</p> <p>15 the street on the same parcel of land at the Gables.</p> <p>16 Q. And who did you sell that home to?</p> <p>17 A. Mr. Randy L. Nickel.</p> <p>18 Q. And how did Mr. Nickel pay you?</p> <p>19 A. In checks, cashier's checks, two cashier's</p> <p>20 checks.</p> <p>21 Q. And how much was the sales price?</p> <p>22 A. 379,000.</p> <p>23 Q. And what happened to that \$379,000?</p> <p>24 A. Um, probably about a hundred -- now under a</p> <p>25 140,000 has been absorbed in ongoing litigation,</p>
<p style="text-align: right;">Page 7</p> <p>1 THE WITNESS: Yes, sir.</p> <p>2 THE TRUSTEE: And I'm going to ask you, not now</p> <p>3 but afterwards, to try and put some ranges on what you</p> <p>4 think those claims are worth so I can better evaluate</p> <p>5 them, and also to get me any documentation that you have</p> <p>6 regarding each of those claims as well.</p> <p>7 THE WITNESS: Yes, sir.</p> <p>8 THE TRUSTEE: We'll do that offline, but I'll be</p> <p>9 asking for all of the claims that are there.</p> <p>10 THE WITNESS: Yes, sir.</p> <p>11 THE TRUSTEE: And all the unknown amounts.</p> <p>12 With that said -- and I'll reserve some other</p> <p>13 questions -- I'll turn the questioning over to --</p> <p>14 Mr. Hays, do you want to start?</p> <p>15 MR. HAYS: Sure. That would be great, thank you.</p> <p>16 Q. Good morning, Ms. Gallian. My name is Ed Hays.</p> <p>17 I'm an attorney representing Houser Bros.</p> <p>18 In reviewing your bankruptcy schedules, on your</p> <p>19 Schedule A/B you list a 2014 Skyline Custom Villa</p> <p>20 manufactured home located on Monterey Lane, Space 376.</p> <p>21 Is that your home?</p> <p>22 A. Yes, it is.</p> <p>23 Q. And you put a value of \$235,000.</p> <p>24 How did you arrive at that value?</p> <p>25 A. I did -- I paid for the NADA evaluation and then</p>	<p style="text-align: right;">Page 9</p> <p>1 attorneys' fees, and then the purchase of a home.</p> <p>2 Q. And so 175 of the 379 went into the purchase of</p> <p>3 your existing home?</p> <p>4 A. Yes.</p> <p>5 Q. And what was the flow of money?</p> <p>6 It went from Mr. Nickel, and was it deposited</p> <p>7 into an account in your name?</p> <p>8 A. I believe it was.</p> <p>9 Q. And then what happened to the funds?</p> <p>10 A. They...</p> <p>11 Q. Did you take the funds out of an account in your</p> <p>12 name and transfer them to Ms. Ryan?</p> <p>13 A. Yes. She got cashier's checks for the purchase</p> <p>14 of the home.</p> <p>15 Q. I see that title, according to your schedules, is</p> <p>16 held in the name of J-Sandcastle Company, LLC, correct?</p> <p>17 A. That is incorrect at this time.</p> <p>18 Q. On the schedules, on the petition date it was</p> <p>19 held in J-Sandcastle; is that correct?</p> <p>20 A. Yes, it is.</p> <p>21 Q. Okay. And did you ever transfer money to</p> <p>22 J-Sandcastle for it to purchase the property or did you</p> <p>23 pay Ms. Ryan directly and just put title in the name of</p> <p>24 J-Sandcastle?</p> <p>25 A. No, I did transfer money to J-Sandcastle.</p>

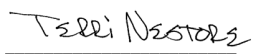


<p style="text-align: right;">Page 10</p> <p>1 Q. And then it was the one that purchased the</p> <p>2 cashier's check from Ms. Ryan?</p> <p>3 A. I don't recall at this time. I wasn't prepared</p> <p>4 to answer that question. I'd have to go back. I do have</p> <p>5 records of the cashier's checks that were given to</p> <p>6 Ms. Ryan for the purchase of her home.</p> <p>7 Q. We would ask that you produce those records to</p> <p>8 the trustee that show the flow of funds of the \$379,000.</p> <p>9 You said the Certificate of Title has now been</p> <p>10 changed. Who is the new owner?</p> <p>11 A. The park will not issue a lease in the name of</p> <p>12 J-Sandcastle and we participated in a mandatory settlement</p> <p>13 conference and I was asked to put the home in my name, and</p> <p>14 so that's how it got to be in my name, so that I could</p> <p>15 hopefully get a lease.</p> <p>16 Q. And what's the date the new certificate of title</p> <p>17 was issued?</p> <p>18 A. 2/25 -- February 25th, 2021.</p> <p>19 Q. But that was before you filed bankruptcy,</p> <p>20 correct?</p> <p>21 A. Yes, it was.</p> <p>22 Q. So on the day of bankruptcy, the title was in</p> <p>23 your individual name and not J-Sandcastle?</p> <p>24 A. No, the HCD, I just received the actual paperwork</p> <p>25 in the mail. It takes several months.</p>	<p style="text-align: right;">Page 12</p> <p>1 recorded back in 1980 and on the left-hand corner the APN</p> <p>2 No. 178-011-01 is written on the contract from 40 years</p> <p>3 ago, and that is exactly where my home sits.</p> <p>4 I believe that it was the same property.</p> <p>5 Q. But how is it that you have rights under this</p> <p>6 1980 contract, when you weren't living there in 1980?</p> <p>7 Can you please explain that?</p> <p>8 A. The home in the Gables right across the street is</p> <p>9 a ground leasehold. I read the contract and believed that</p> <p>10 when I purchased the home, after I sold the home to</p> <p>11 Mr. Nickel when I went across the street after I turned</p> <p>12 55, I believed it was the same contract because it had the</p> <p>13 same APN number on the contract.</p> <p>14 Q. And we'd ask that you produce a copy of the</p> <p>15 contract to the trustee.</p> <p>16 Does anyone else live in the home with you?</p> <p>17 A. We have a person who his permanent residence is</p> <p>18 in Torrance but he works here in Huntington Beach and I</p> <p>19 have known him for -- he used to live over here -- he used</p> <p>20 to rent a room from me over there at the Gables and then</p> <p>21 he left for a short time and now he's back here in</p> <p>22 Huntington Beach, and so he does stay in my extra room</p> <p>23 when he doesn't feel like driving all the way back to</p> <p>24 Torrance, yes. It's just a friendship.</p> <p>25 There's not -- we're not a couple or anything.</p>
<p style="text-align: right;">Page 11</p> <p>1 Once you send paperwork to HCD, it's a very long</p> <p>2 process. And I have the envelope that I have forwarded to</p> <p>3 the trustee when I got the paperwork.</p> <p>4 Q. So you requested the new title in February but</p> <p>5 the new title wasn't issued until after the bankruptcy?</p> <p>6 A. Right.</p> <p>7 Q. Okay. Why did you put title in the name of</p> <p>8 J-Sandcastle?</p> <p>9 A. I don't recall. That was three years ago.</p> <p>10 I don't recall.</p> <p>11 Q. Other than the home, did J-Sandcastle have any</p> <p>12 assets on the day you filed bankruptcy?</p> <p>13 A. Just a small bank account.</p> <p>14 Q. That held about \$8,000, if I recall?</p> <p>15 A. That's correct.</p> <p>16 Q. And does J-Sandcastle have any other business or</p> <p>17 income or was it only to hold title to the home?</p> <p>18 A. That's correct.</p> <p>19 Q. And do you have any contracts or ground lease</p> <p>20 that permits you to live in Space 376?</p> <p>21 A. It's under litigation at this point. I believe</p> <p>22 that I do. I have lived on the property since 2009.</p> <p>23 Q. So which contracts or leases do you have that you</p> <p>24 believe support your right to be in Space 376?</p> <p>25 A. I have the original ground lease that was</p>	<p style="text-align: right;">Page 13</p> <p>1 Q. What's this individual's name?</p> <p>2 A. Mr. McLelland.</p> <p>3 Q. Is that Rob McLelland?</p> <p>4 A. Robert, yes.</p> <p>5 Q. Does he pay rent for staying at the home?</p> <p>6 A. No.</p> <p>7 Q. On your Schedule I, there's a thousand dollars of</p> <p>8 income per month reflected.</p> <p>9 What's the source of that thousand dollars?</p> <p>10 A. And that will also be amended. It is from the</p> <p>11 EDD and it is in the wrong location.</p> <p>12 Q. Are you married, Ms. Gallian?</p> <p>13 A. No, I am not.</p> <p>14 Q. Have you been married at any point in the last</p> <p>15 eight years?</p> <p>16 A. I was divorced in 2016, so that was over five</p> <p>17 years ago.</p> <p>18 Q. And I believe on your schedules there's</p> <p>19 indication that you were not married at any point in the</p> <p>20 last eight years, so I think you'll also probably need to</p> <p>21 amend that, for the record to be correct.</p> <p>22 A. Okay.</p> <p>23 Q. Who is Ron Pierpont?</p> <p>24 A. That is my ex-husband.</p> <p>25 Q. What is J-Pad, LLC?</p>

<p style="text-align: right;">Page 14</p> <p>1 A. That is a LLC that myself, Ron, Anthony, my two 2 older sons and Rob, back in February it was established. 3 Q. Do you own one-third of this LLC? 4 A. I do. 5 Q. And who owns the other two-thirds? 6 A. Well, depending on who you ask today, it's Ron, 7 myself, and Robert. My sons just want me to get my life 8 under order and they don't want anything. 9 Q. And when you say "Robert," you're referring to 10 Mr. McLelland? 11 A. Yes. 12 Q. And when you say "Ron" you're referring to 13 Mr. Pierpont, correct? 14 A. Yes, sir. 15 Q. And are these one-third interests for each of the 16 three of you? 17 A. Yes. 18 Q. And what assets does J-Pad LLC own? 19 A. Just the note, the UCC note. 20 Q. And when you say a note, how much is owed on the 21 note? 22 A. I don't have the exact balance at this time 23 because there have been a lot of payments and then I've 24 had to borrow the money back for. 25 Q. What was the face amount of the original loan?</p>	<p style="text-align: right;">Page 16</p> <p>1 the sale of Alderport, so I'm the one that has been kind 2 of funding J-Pad. 3 Q. But then why are you paying money to J-Pad, if 4 you were the one putting money into J-Pad? 5 A. Because it was my portion for them to be able to 6 use. I put the money in. I have to pay back my portion. 7 Q. I'm totally confused, I'm sorry. 8 A. Okay. 9 Q. You individually fund money into J-Pad, correct? 10 A. Um, fund money into J-Pad. Fund money... 11 Q. Did you make transfers of property, cash? 12 A. I apologize, it's not that difficult of a 13 question; however, it was back in February and with all of 14 the time that has gone by, I'm trying to think of how much 15 -- I know what I put in because I know what my portion -- 16 I know what my portion is. 17 Q. So how much did you put into J-Pad? 18 A. Well, originally I was putting the whole purchase 19 price of my home. Originally I transferred my home in 20 Alderport. Before Mr. Nickel bought it, I transferred it 21 to J-Pad. It was going to be an asset of J-Pad so that 22 they could borrow money against it, to get financing. 23 Well, that didn't end up going through because of 24 issues over at the Gables that happened with these 25 lawsuits, so I didn't ever record it.</p>
<p style="text-align: right;">Page 15</p> <p>1 A. 225. 2 Q. And who is the obligor required to make payments 3 on that 225,000-dollar note? 4 A. Say that again. 5 Q. Who is the obligor required to make payments? 6 A. What is that? What is that? 7 Q. Who is required to make the payments under the 8 225,000-dollar note? 9 A. Myself and J-Sandcastle. 10 Q. And then the payments are made and owed to J-Pad, 11 correct? 12 A. That's correct. 13 Q. And what did J-Pad give in exchange for getting 14 this 225,000-dollar note? 15 Did it transfer \$225,000 of cash to anyone? 16 A. Can you ask the question again, and be more 17 specific? 18 Q. So you sign a promissory note that requires you 19 to pay \$225,000 to J-Pad. What did J-Pad give you in 20 exchange for your promise to pay it \$225,000? Did it 21 actually loan you that amount of money? 22 A. I will have to get -- I have a file. This was 23 way in the beginning of February 2018 when the products 24 were developed. J-Pad has products and I invested in the 25 company. We all did. And my investment was the home from</p>	<p style="text-align: right;">Page 17</p> <p>1 And then several months later Mr. Nickel 2 contacted me, I had my home listed for sale and I sold the 3 property and so I never was able to do anything with 4 helping J-Pad get off with the products. 5 Q. So you sell the home to Mr. Nickel, you get the 6 \$379,000. Did any of that money go into J-Pad? 7 A. Just about I would say... I'm going to have to 8 say yes, because that's what I did with it. The 175,000 9 purchase -- we purchased the home, okay? 10 So maybe it's because the UCC -- because I know 11 that there are two UCC filings. 12 One of them was -- originally it was me loaning 13 the money to J-Sandcastle for 175,000, then something 14 happened -- maybe it had to do with the Houser Bros. 15 situation -- and so then either I assigned that note over 16 to J-Pad, but then I took money out of my 401(k) and it's 17 like I just feel like that that's what I'm living on. 18 Q. I would ask that you provide information to the 19 trustee showing -- 20 A. Absolutely. 21 Q. -- what J-Pad gave to you in exchange for your 22 promise to pay J-Pad \$225,000. 23 A. Sure. 24 Q. How much are the monthly payments on this loan? 25 A. The loan is set up for -- well, it's already</p>

<p style="text-align: right;">Page 18</p> <p>1 amortized out. It has an interest rate on it that -- at  2 the time when it was -- when it was drawn up, it was drawn  3 up on November 16th, 2018, the interest rate back then was  4 five percent, but we've all pretty much because of the  5 situation that has happened and the litigation that is and  6 COVID and a myriad of things, it's like the plans have  7 changed. The products aren't even being developed.  8 Q. My question was how much is the monthly payment  9 you were required to make to J-Pad under this law?  10 A. That's what I said, is that we haven't done  11 anything -- we have the actual document but it's -- right  12 now it's 1278, if it's amortized out.  13 Q. So it's 1278 per month but you're not actually  14 making the payments; is that correct?  15 A. Not making a payment of \$1,278. It sounds kind  16 of confusing and I'm actually confused myself. It's  17 because I've had to borrow money from the other two  18 people, Ron and Bob, because of -- and I listed them on my  19 bankruptcy -- because of certain debt that I had to pay.  20 Q. So how much in payments are you making to J-Pad?  21 A. I'm not making anything.  22 Q. Okay. When was the last time you made a payment  23 to J-Pad?  24 A. The last? It's listed on my bankruptcy.  25 The last time that I made a payment to -- I've</p>	<p style="text-align: right;">Page 20</p> <p>1 hold an open house and it was in April of 2018.  2 I went to the office, she introduced herself.  3 I told her that my house was for sale and I asked  4 her why I could not hold an open house. Because of the  5 ongoing litigation with the park -- not the park -- but  6 the Gables, I had agreed to sell the property.  7 And she explained it to me, we had a very nice  8 conversation, and I said to her that what is going to  9 happen to the 80-year ground lease? And we both kind of  10 laughed a little bit because we'll both be dead when 2059  11 gets here and she thought that it would just be continued.  12 And that's the first time that I realized that it  13 was the same ground. I didn't know before.  14 Q. You included in your schedules that you have  15 rights to your late father's probate estate.  16 What are those rights?  17 A. I don't know what they are. My father died  18 20 years ago and my stepmother never opened probate.  19 So I, in 2017, opened up probate myself. She  20 challenged me, she had priority, so the probate was -- she  21 was -- she's the administrator and she has not done any  22 schedules, she hasn't done any inventory, she hasn't done  23 anything. So I don't even know if it's too late, if the  24 statute of limitations has run out. I have no idea.  25 I listed it just as a potential.</p>
<p style="text-align: right;">Page 19</p> <p>1 made no payments. No payment. No payments.  2 Q. Okay. Thank you.  3 What other assets does J-Pad own, other than this  4 note?  5 A. Just the note and probably 4 or \$5,000 in a bank  6 account.  7 Q. You mentioned something about developing  8 products. It doesn't have any inventory or work in  9 process or anything?  10 A. No, COVID happened. I mean they're made, but  11 COVID happened and everything stopped. The product comes  12 from Japan. It's a melamine product.  13 Q. So it does have some inventory of melamine  14 product?  15 A. I don't know. I'm not connected with that part  16 of the business.  17 Q. Can you please explain your contention for why  18 you think you have rights on a ground lease?  19 Is it because you purchased from Ms. Ryan or is  20 it something else?  21 A. I've lived on the property since 2009 and never  22 knew that the manufactured home park next door -- I never  23 knew who the Housers were until I went to the office one  24 day, the park office after receiving a letter from a  25 person named Katherine Curtis, that I wasn't allowed to</p>	<p style="text-align: right;">Page 21</p> <p>1 Q. And when you opened the probate in 2017, was your  2 understanding that your rights would stem from a will or a  3 trust or something else?  4 A. When I opened the petition, it was because I have  5 learned that my stepmother put my father's will in a paper  6 shredder and destroyed all of the documents.  7 Well, I didn't know that back in 2000 when he  8 died. I learned it in 2017 and that's what prompted me to  9 file the probate, because she refused to file it.  10 My father has -- his sister and brother are still  11 alive, so it's not just me.  12 Q. Do you have any siblings from your father?  13 A. No.  14 Q. Okay. In your schedules you indicated you were  15 injured as a flight attendant for United Airlines in  16 August of 2018?  17 A. No, I did not. I did not. I did not. I did not  18 indicate that I was injured as a flight attendant.  19 I was injured in my yard when I came home from a  20 trip, after flying. I was attacked in my yard by one of  21 the HOA board member's husband's.  22 Q. I appreciate the clarification.  23 I wasn't trying to misstate everything, so  24 obviously I didn't understand the comments in the  25 schedules. Thank you for clearing that up.</p>

<p style="text-align: right;">Page 22</p> <p>1 In your schedule you indicated that you received</p> <p>2 about \$32,000 in retirement income in the last year or</p> <p>3 two. What was the source of that money?</p> <p>4 A. That is another amendment on the schedule. So</p> <p>5 what that is, is a 1099 that I received from Fidelity and</p> <p>6 I was on the phone in fact yesterday with them. It's kind</p> <p>7 of misleading because it is a distribution that I had</p> <p>8 taken but half of it, what it is is if when you're off of</p> <p>9 work and you can't pay back a loan that you have borrowed</p> <p>10 against your 401(k), when you're defaulted, it's added as</p> <p>11 a distribution and that's how I got that 1099.</p> <p>12 Q. Which retirement account is this?</p> <p>13 A. It's the retirement account, it's a 401(k) from</p> <p>14 United that I had initially borrowed against since I have</p> <p>15 been off work because of injury.</p> <p>16 Q. Do you still have any monies on deposit in the</p> <p>17 United 401(k)?</p> <p>18 A. No, I do not. It's completely gone.</p> <p>19 Q. And your schedules also indicate that you've paid</p> <p>20 about \$113,000 to various attorneys from 2018 to 2020.</p> <p>21 Were these the proceeds from the sale of your</p> <p>22 prior home?</p> <p>23 A. Yes, it is.</p> <p>24 Q. And do you have any monies on deposit with any of</p> <p>25 these lawyers? And by that I'm saying have you paid a</p>	<p style="text-align: right;">Page 24</p> <p>1 well. I don't know if I'm going to have a meeting -- I'm</p> <p>2 going to have at least one more meeting, that might be the</p> <p>3 last meeting, but I've asked Ms. Gallian for some</p> <p>4 documents. And I agree with Mr. Hays, I'd like to get</p> <p>5 copies of some of the documents that he asked for as well.</p> <p>6 So Ms. Gallian, I may have some questions for you</p> <p>7 regarding those.</p> <p>8 So, sir, if you want to ask a few questions now</p> <p>9 or if you prefer to just wait until the continued meeting.</p> <p>10 MR. DAVIS: Oh, I'd like to see what is documents</p> <p>11 say. I have a number of questions for her regarding some</p> <p>12 of these transactions, as well as her relationship with my</p> <p>13 client. And so I see it's 10:51.</p> <p>14 I don't think I can get -- I prefer not to start</p> <p>15 and then stop, is really what I'm getting at.</p> <p>16 THE TRUSTEE: That's fine.</p> <p>17 Are there any other documents that you would like</p> <p>18 to request, other than what has been identified?</p> <p>19 MR. DAVIS: Yeah, I would like to request if</p> <p>20 Ms. Gallian has any written agreements relating to the</p> <p>21 purchase of the property from my client, Lisa Ryan, on or</p> <p>22 around November of 2018.</p> <p>23 THE TRUSTEE: She's nodding. If you have any,</p> <p>24 you will provide those, right, Ms. Gallian?</p> <p>25 MS. GALLIAN: Yes. It's the same documents that</p>
<p style="text-align: right;">Page 23</p> <p>1 retainer that they have not yet already consumed by</p> <p>2 providing you legal services?</p> <p>3 A. No. All the money's used up. I owe.</p> <p>4 MR. HAYS: And those are my questions.</p> <p>5 Thank you, Mr. Golden.</p> <p>6 MS. GALLIAN: Thank you.</p> <p>7 THE TRUSTEE: On the phone...</p> <p>8 On the phone, are there any questions at this</p> <p>9 point? I may continue the matter.</p> <p>10 MR. POOLE: This is Michael Poole, counsel for</p> <p>11 the Gables. I believe Mr. Hays covered any of the</p> <p>12 questions I had.</p> <p>13 THE TRUSTEE: Okay, wonderful. Wonderful.</p> <p>14 Then what I'm going to do is --</p> <p>15 MR. DAVIS: Mr. Golden, I'm sorry to interrupt</p> <p>16 you. This is Jeff Davis on behalf of Lisa Ryan.</p> <p>17 THE TRUSTEE: Of course.</p> <p>18 MR. DAVIS: If you're going to continue this</p> <p>19 matter, as I have some questions -- even though Mr. Hays</p> <p>20 did a wonderful job of covering a lot of what I had --</p> <p>21 would I be able to ask these questions at the continued</p> <p>22 hearing?</p> <p>23 THE TRUSTEE: So you can, if you'd like to ask a</p> <p>24 few questions now and if you'd like to ask some questions</p> <p>25 at the continued hearing meeting, that's totally fine as</p>	<p style="text-align: right;">Page 25</p> <p>1 Ms. Ryan has, but I can give counsel a copy, if he would</p> <p>2 like.</p> <p>3 THE TRUSTEE: So I'm going to go ahead and</p> <p>4 continue this, then, to September 22nd. Do you think,</p> <p>5 Ms. Gallian, you can get me whatever documents we talked</p> <p>6 about in the next two weeks, do you think?</p> <p>7 MS. GALLIAN: Yes. Obviously I'm nervous and if</p> <p>8 somebody could either email me a list of exactly the</p> <p>9 documents. I couldn't pay attention to the question and</p> <p>10 write at the same time and it was a pretty extensive list</p> <p>11 and they would be readily available, I just need to upload</p> <p>12 them to you. I just need a list, to make sure that I -- I</p> <p>13 didn't write down and listen at the same time.</p> <p>14 THE TRUSTEE: Understood. I think I could put</p> <p>15 together a list of documents I want and I think counsel on</p> <p>16 the phone and Zoom could help participate by giving me a</p> <p>17 list of the documents that they identified as well, to</p> <p>18 make sure that we didn't miss anything, and I think we can</p> <p>19 get you a list I think probably pretty soon.</p> <p>20 And so if we got you that in the next few days or</p> <p>21 so --</p> <p>22 MS. GALLIAN: Absolutely.</p> <p>23 THE TRUSTEE: -- let's say within the next week,</p> <p>24 then by mid -- within two weeks or thereafter, you think</p> <p>25 you can provide --</p>

<p style="text-align: right;">Page 26</p> <p>1 MS. GALLIAN: Oh, absolutely.</p> <p>2 And with that being said, I just wanted to make</p> <p>3 sure that everybody knows that the petition is going to be</p> <p>4 amended. It has several errors.</p> <p>5 THE TRUSTEE: So when do you think you're going</p> <p>6 to be making amendments to the schedules?</p> <p>7 MS. GALLIAN: You said when?</p> <p>8 THE TRUSTEE: When. In the same time frame?</p> <p>9 MS. GALLIAN: Whatever you prefer, sir. If it's</p> <p>10 proper to do it before, I'll do it before. If it's proper</p> <p>11 to wait and do it after, I'll do it after.</p> <p>12 THE TRUSTEE: If possible, I'd like you to do it</p> <p>13 within the same time frame of you getting the documents</p> <p>14 done. So if within two weeks of us giving you the list of</p> <p>15 documents, if you could also make the schedule amendments,</p> <p>16 that would be great as well.</p> <p>17 MS. GALLIAN: Yes, sir.</p> <p>18 THE TRUSTEE: Is September 22nd... is</p> <p>19 September 22nd too soon?</p> <p>20 MS. GALLIAN: No, that's fine, sir.</p> <p>21 For me it's fine.</p> <p>22 THE TRUSTEE: I'm going to want and get the</p> <p>23 documents at least probably ten days in advance of the</p> <p>24 meeting. So do you think --</p> <p>25 MS. GALLIAN: So the meeting will be the 22nd,</p>	<p style="text-align: right;">Page 28</p> <p>1 All right. Thank you, everybody.</p> <p>2 MS. GALLIAN: Just to confirm, should I -- make</p> <p>3 sure I understand, I will get one email from the trustee's</p> <p>4 assistant and then I will compile that list of documents</p> <p>5 and then forward them to the trustee or everybody or how</p> <p>6 would you like that to be done?</p> <p>7 THE TRUSTEE: To make it easier for you, you can</p> <p>8 just take the documents and just send them to -- it would</p> <p>9 be great if you send them to everybody, but if not, if you</p> <p>10 just send them to me, then I'll make sure that everybody</p> <p>11 gets a copy of it. So either way works.</p> <p>12 MS. GALLIAN: Okay. Thank you very much.</p> <p>13 I appreciate it.</p> <p>14 THE TRUSTEE: Thank you, everybody. Anything</p> <p>15 else for anybody? Thank you, everyone, very much.</p> <p>16 MS. GALLIAN: And then if I could get the other</p> <p>17 counsel, Ms. Ryan's, address. I don't have any contact</p> <p>18 information regarding him, if I need that, to list him.</p> <p>19 THE TRUSTEE: He's going to send it to you.</p> <p>20 MS. GALLIAN: Perfect. Thank you.</p> <p>21 THE TRUSTEE: Thank you, everybody.</p> <p>22 (End of recording.)</p> <p>23</p> <p>24</p> <p>25</p>
<p style="text-align: right;">Page 27</p> <p>1 and then as far as having the documents, say maybe by the</p> <p>2 first business day after Labor Day; is that okay with</p> <p>3 everybody?</p> <p>4 THE TRUSTEE: That would be great.</p> <p>5 That would be wonderful.</p> <p>6 MS. GALLIAN: As soon as I get the list, I'll put</p> <p>7 it together and send it, and I just want to make sure that</p> <p>8 I just upload it to the court.</p> <p>9 THE TRUSTEE: Yeah, Lori, what time on the 22nd?</p> <p>10 MS. WERNER: Either -- we want an hour that</p> <p>11 doesn't have any other matters; is that correct, Jeff?</p> <p>12 THE TRUSTEE: Yes.</p> <p>13 MS. WERNER: Do you want to do 1:30?</p> <p>14 THE TRUSTEE: Yeah.</p> <p>15 Do we have any in the morning?</p> <p>16 MS. WERNER: We might have some at 11:00 so I</p> <p>17 didn't want to do -- continue it to 11:00.</p> <p>18 So you can do noon, but that's lunchtime.</p> <p>19 I don't know what people feel about that.</p> <p>20 THE TRUSTEE: Let me just check my schedule.</p> <p>21 September 22nd.</p> <p>22 All right. Unless people have strong feelings,</p> <p>23 why don't we just do the 22nd at 1:30. Does that work?</p> <p>24 MR. HAYS: Yes, thank you.</p> <p>25 THE TRUSTEE: Okay. All right, great.</p>	<p style="text-align: right;">Page 29</p> <p>1 C E R T I F I C A T E</p> <p>2</p> <p>3</p> <p>4 I, TERRI NESTORE, Certified Shorthand Reporter/ 5 Transcriptionist, do hereby certify that I was authorized 6 to transcribe the foregoing recorded proceeding, and that 7 the transcript is a true and accurate transcription of my 8 shorthand notes, to the best of my ability, taken while 9 listening to the provided recording.</p> <p>10</p> <p>11 I further certify that I am not of counsel or 12 attorney for either or any of the parties to said 13 proceedings, nor in any way interested in the events of 14 this cause, and that I am not related to any of the 15 parties thereto.</p> <p>16</p> <p>17</p> <p>18 Dated this 11th day of April, 2022.</p> <p>19</p> <p>20</p> <p>21 </p> <p>22 TERRI NESTORE, CSR 5614, RPR, CRR</p> <p>23</p> <p>24</p> <p>25</p>



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